

Information Booklet

Town of North Andover

Commonwealth of Massachusetts Northern Essex Registry of Deeds







M. Paul Iannuccillo

Register of Deeds

William F. Galvin Secretary of State

Proudly serving the residents of Lawrence, Methuen, North Andover and Andover

Northern Essex Registry of Deeds M. Paul lannuccillo Register of Deeds

We Are Here to Help You!



Here Are A Few of Our Expanded Services

Homestead Forms Notary Services E-Recording Registry Email Alerts Corporate Certificate Pick Up Notary Oath Renewal Copy of Homeowners' Deed Customer Service Department

If you have a question please contact our Customer Service Department at 978-557-1900 or email

northernessexcustomerservice@sec.state.ma.us

Northern Essex Registry of Deeds 1 Union Street, Suite 402 Lawrence, MA 01840

Commonwealth of Massachusetts



Northern Essex Registry of Deeds

Services Provided

- Order a copy of your current Deed, Declaration of Homestead and other Documents Recorded with the Registry
- One-Stop Resource Center for Homeowners and Businesses
- Information about the Massachusetts Homestead Act
- Massachusetts Declaration of Homestead Forms
- On-Site Public Computer Terminals to Access and Print Registry Records
- Updated Website
- Information Booklets regarding Your City or Town which includes Consumer Protection and Property Fraud Information
- Administer Notary Oath and Commission to Qualify Services
- Free Notary Public Service
- Monthly Recording Statistics
- Corporate Certificate Pick-Up
- "Registry on the Move" Community Outreach Deed and Homestead Seminars
- Ongoing Registry Educational Events for Real Estate Agents, Lawyers, Town and City Offices and all other interested parties
- Please visit our website @ <u>www.lawrencedeeds.com</u> or contact our Customer Service Department for additional resources.

We Look Forward To Seeing You!

NO APPOINTMENT NECESSARY

Register, M. Paul Iannuccillo, Esquire

Northern Essex Registry of Deeds

Did you know?

As of 2021, the population of...

North Andover was 30,711..

1 Union Street, Suite 402

Lawrence, MA 01840

Northern Essex Registry of Deeds *M. Faul Jannuccillo Register* **The Homestead Act Protects Your Home**



- \$500,000 protection by filing a Declaration of Homestead
- Automatic protection of \$125,
- Depending on your mortgage, you may have to refile after refinancing
- Coverage for homes held in Trust
- Covers mobile and manufactured homes
- ◆ \$35.00 recording fee

For more information on the Homestead and a copy of the Homestead filing form contact our Customer Service Department.

We Are Here To Help You!

Customer Service Department

1 Union St, Suite 402

Commonwealth of Massachusetts Homestead Act

Massachusetts General Laws Chapter 188 Sections 1-10

Massachusetts Automatic Homestead Exemption is \$125,000.00 Massachusetts Declared Homestead Exemption is \$500,000.00

THERE ARE THREE TYPES OF HOMESTEADS

Regular Homestead for any homeowner (MGL Ch. 188) (Under 62 years of age)

Elderly or disabled persons (MGL Ch. 188 sec.1A) (62 years of age or older)

Trustee Homestead

FILING FEES FOR HOMESTEADS is \$35.00

You can come to the Registry of Deeds and we will assist you in filling out the Homestead form and notarizing it... or if you prefer, we can mail a form to your home.

Please seek an attorney's advice for all legal questions regarding the Homestead.



Register of Deeds M. Paul Iannuccillo Northern Essex Registry of Deeds

The *Town of North Andover Information Booklet* is updated annually by *M. Paul Iannuccillo, Northern Essex Register of Deeds,* containing information regarding contact information for local, state, and federal government officials; as well as background information on your Town. You will also find further information regarding various events and activities offered by the Town for all ages.

Each day our Registry staff receives numerous requests from the public for the information contained in this booklet. In an effort to better serve the needs of the Northern Essex County residents, we offer you this *2023* update.

Please contact our Customer Service Department at (978) 557-1900 or <u>northernessexcustomerservice@sec.state.ma.us</u> for further information. Northern Essex Registry of Deeds 1 Union Street, Suite 402

Lawrence, MA 01840

Town of North Andover

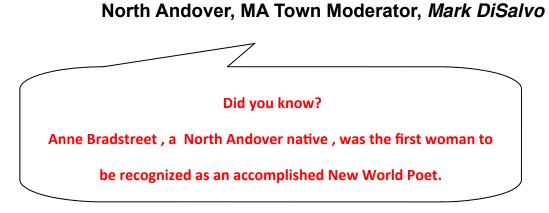
Town Hall 120 Main Street North Andover, MA 01845 (978) 688-9501



"The purest form of democratic governing is practiced in a Town Meeting. In use for over 300 years and still today, it has proven to be a valuable means for many Massachusetts taxpayers to voice their opinions and directly effect change in their communities. Here in this ancient American assembly, you can make your voice heard as you and your neighbors decide the course of the government closest to you" -www.sec.state.ma.us

The moderator of a town proves to be an essential role within a community, specifically in the procession of the town meeting. North Andover's town moderator stands to be a crucial component of not only the annual town meeting as he declares the outcomes of the public votes, but also in the appointing of the town's finance committee and certain members of the School Building Committee.

North Andover's Town Moderator, Mark DiSalvo was first elected into office in 2012. DiSalvo, a lifelong resident of North Andover also served as a member of the North Andover School Committee for 17 years.









MELISSA MURPHY RODRIGUEZ TOWN MANAGER 978-688-9510

SELECT BOARD



LAURA BATES, CHAIR 978-204-0451



ROSEMARY SMEDILE, VICE CHAIR 978-689-4929



SELECT BOARD



RICHARD M. VAILLANCOURT, CLERK

978-376-0386



JANICE PHILLIPS 617-794-7713





BRIAN ROACHE 617-872-2801

NORTH ANDOVER SCHOOL COMMITTEE



David Brown

CHAIR

Email: brownd@northandoverpublicschools.com

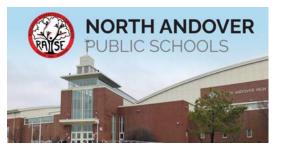
Joseph Hicks VICE-CHAIR Email: hicksj@northandoverpublicschools.com





Superintendent of Schools Gregg Gilligan

Email: Gilligang@northandoverpublicschools.com



NORTH ANDOVER SCHOOL COMMITTEE



ALI\$\$A KOENIG

CLERK

Email:

koeniga @northandover public schools.com

Andrew McDevitt

MEMBER

Email: mcdevitta@northandoverpublicschools.com





Pam Pietrowski

MEMBER

Email:

pietrowskip@northandoverpublicschools.com











ZOILA DISLA Lawrence



THOMAS HATEM Methuen



VIVIAN MARMOL Lawrence



GREATER

LAWRENCE

TECHNICAL

SCHOOL

COMMITTEE



FRANCISCO SURILLO Lawrence

as of 12/15/23



MARILYN FIZGERALD Andover

LEO LAMONTAGNE Lawrence

William Tarbox N. Andover



BOARDS AND COMMITTEES

BOARDS AND COMMITTEES	CHAIRPERSONS	CONTACT NUMBER
400 GREAT POND ROAD STEERING	Richard M. Vaillancourt	
COMMITTEE AFFORDABLE HOUSING TRUST	Christopher Jee	978-688-9510
	-	
BOARD OF ASSESSORS	William Mitchell	978-688-9566
BOARD OF HEALTH	Michelle B. Davis	978-688-9540
CABLE TV ADVISORY COMMITTEE	William DiAdamo	
COMMISSION ON DISABILITY	Phyllis A. Jones	
COMMISSION ON DIVERSITY, EQUITY & INCLUSION	Denise Casey	
COMMUNITY ACCESS AND MEDIA	Brian Fraser	978-687-6570
COMMUNITY PRESERVATION COMMITTEE	William Callahan	
CONSERVATION COMMISSION	Louis Napoli	978-688-9530
COUNCIL ON AGING	David Vanarsdale	978-688-9560
		Nutrition: 978-686-1422
CULTURAL COUNCIL	Stephanie Aude	
EMERGENCY MANAGEMENT	Jeffrey J. Coco	978-688-9580
FESTIVAL COMMITTEE	Jeffrey J. Coco	
FINANCE COMMITTEE	Denevan P. O'Connell	
HISTORICAL COMMISSION	Ron Rudis	
LIBRARY TRUSTEE	Stanley Limpert	978-688-9505
LICENSING COMMISSIONERS	Rosemary Smedile	978-688-9501
MASTER PLAN IMPLEMENTATION COMMITTEE	Jonathan Strauss	978-688-9535
OLD CENTER HISTORIC DISTRICT COMMISSION	Ryan Schruender	
PATRIOTIC OBERVANCE COMMITTEE	Dave Hruban	
PLANNING BOARD	Jean Enright	978-688-9535
POET LAUREATE COMMITTEE	Karen M. Kline	
SELECT BOARD	Janice Phillips	978-688-9510
STEVENS ESTATE LONG TERM ADVISORY COMMITTEE	James R. Lafond	
SUSTAINABILITY COMMITTEE	Joanna E. O'Connell Andrew G. Mitchell	
TOWN MODERATOR	Mark DiSalvo	978-794-3366
YOUTH AND RECREATIONAL COUNCIL	Jonathan E. Hurtig	978-682-9000
ZONING BOARD OF APPEALS	Alexandria A. Jacobs	978-688-9541

DEPARTMENTS

DEPARTMENT	CONTACT	TELEPHONE
ACCOUNTING AND BUDGET	Lyne M. Savage	978-688-9523
ASSESSOR	William Mitchell	978-688-9566
BUILDING DEPARTMENT	Paul Hutchins	978-688-9545
COMMUNITY SUPPORT SERVICES	Deanna Lima	978-794-1703
CONSERVATION	Amy Maxner	978-688-9530
EMERGENCY MANAGEMENT	Jeffrey J. Coco	978-688-9580
ENGINEERING	John Borgesi	98-685-0950
FACILITIES	Stephen E. Foster	978-794-1503 x41306
FIRE CHIEF	John Weir	978-688-9590
HEALTH	Michelle B. Davis	978-688-9540
HUMAN RESOURCES	Kerry Meisinger	978-688-9526
INFORMATION TECHNOLOGY	John Hyland	978-688-9546
PLANNING	Jean Enright	978-688-9535
POLICE CHIEF	Charles Gray	978-683-3168
PUBLIC WORKS	Jim Stanford	978-685-0950
SENIOR CENTER / ELDER SERVICES	Kathy Shelp	978-688-9560
STEVENS MEMORIAL LIBRARY	Stanley Limpert	978-688-9505
TOWN CLERK	Dawne Warren	978-688-9501
TOWN COUNSEL	Christine O'Connor	978-794-1709
TOWN MANAGER	Melissa Rodrigues	978-688-9510
TOWN OPERATIONS	Timothy Willett	978-685-0950
TREASURER / COLLECTOR	Kimberly Mackie	978-688-9550
VETERANS SERVICES	Joseph Leblanc	978-688-9525
WATER & SEWER	Timothy Willett	978-685-0950
WATER TREATMENT PLANT	Glen Alt	978-688-9574

Recreation Services

Embarking on over 25 years of service to the town of North Andover, the department of Youth and Recreation Services has become an instrumental asset to the town. With services geared towards getting the youth of North Andover involved in activities with various interests, this non-profit agency has grown over the years to service over 3,000 youths of North Andover in over forty different programs.

Public Skating at Brooks School

During the winter months, the residents of North Andover are welcomed into Brooks School's skating rink facilities to skate at their own leisure and enjoyment every Sunday night. A family favorite activity throughout the town, the weekly activity attracts many every weekend. The activity is supplemented with weekly lessons taught by the North Andover Figure Skating Club.





Stevens Pond

Located on Pleasant Street in North Andover, Stevens Pond serves the residents of North Andover during the summer months as a place to swim, socialize, and get some sun. Throughout the summer, the pond hosts various events for children and provides swimming lessons for a small fee. Open rain or shine, Stevens Pond has been a family favorite summer activity for years.

Joseph Herman Youth Center

To create a more cohesive environment for the youth and recreation services for the town of North Andover, a multipurpose youth center site was created and opened in 2000. The building is named in memory of Joseph N. Hermann, a former resident of North Andover and politician who donated much of his time



to the town. This instrumental site houses many of the activities and events sponsored and put on by the town's Youth and Recreation Services. Within the center is a large gymnasium, a computer room, weight room, various studios, and administrative offices as well as outdoor basketball courts and sports fields.

YOUTH AND RECREATION SERVICES



North Andover Booster Club

The North Andover Booster Club, NABC, has been providing the youth of North Andover with over 10 different sporting opportunities for over 50 years.

Defined by the volunteers to the club, as well as their community spirit, the primary goal of NABC is to provide fun and sports for all levels and ages of the children in the town.

Sporting opportunities provided by the NABC include, but are not limited to, Basketball, Flag Football, Golf, Track and Field, Cheerleading, and Wrestling.

For Further Information: On enrollment dates and on the history of the NABC, please visit their website at www.eteamz.com/NABC.

Or you can contact them by mail at: NABC, P.O. Box 233, North Andover, MA



The North Andover Lacrosse Association (NALAX) is the main youth lacrosse program for boys and girls associated with the town of North Andover. Scheduled through the Massachusetts Bay Youth Lacrosse League and the Massachusetts Bay Girls Lacrosse League, typically two practices are scheduled throughout the week, with games on Sundays.

Overall goals of the NALAX Lacrosse program are to instill the fundamentals of the game into participants while developing a passion for the sport. Sport competition increases with age and higher ability levels.



YOUTH AND RECREATION SERVICES







Located at Brooks School in North Andover, the North Andover Figure Skating Club season begins in October and runs until February.

For more information on the North Andover Learn to Skate Program, please visit www.nafigureskating.org.

For more information on the North Andover Learn to Play Hockey Program please visit <u>www.knighthockey.org</u>.

Both programs are 12 week long programs and are offered to children beginning at the tender age of 4.





The North Andover Soccer Association Inc. (N.A.S.A.) is a non-profit organization dedicated to providing a safe, healthy forum for kids to get together and have fun playing recreational soccer. N.A.S.A. is a volunteer run, non-profit organization serving the children of North Andover. They offer youth soccer programs for kids from 4 years old through their teenage years and promote youth soccer in North Andover and Essex County. There are various in-town as well as travel programs within the N.A.S.A.

For further information on the programs available through this association, please visit their website at: <u>www.nasoccer.com</u>







Town of North Andover Sheep Shearing & Arts Festival (Annually Every May)



The Sheep Shearing Festival has been a family favorite event for over 40 years. It serves as a sure sign of spring each May. Located on the Common in Old North Andover Center, the Shearing includes a range of popular activities such as pony rides, face painting, cowpie bingo and of course, the ever popular shearing of the sheep. All activities are aimed at reflecting and enhancing the North Andover community. The event is centered around the traditional herding and shearing of the sheep. Along with the various activities, hundreds of crafters and food vendors both local and from around New England come to share their various talents and foods with the thousands of people who attend the event.



For More Information About the Event and How to Get

Involved Please Contact:

Jeff: (978) 490-6505

The Festival Committee is a non-profit subcommittee of the town composed of volunteer citizens

TOWN PROJECTS

AMAZON DISTRIBUTION FACILITY

In June 2020, North Andover Town Meeting voted to approve a Tax Increment Financing Agreement and Community Partnership Agreement with Amazon.com, Services LLC (Amazon) and Hillwood Enterprises, LP to support redevelopment of 110 acres of property at what is currently 1600 Osgood Street (Osgood Landing) into a five (5) story, approximately 3,800,000 square foot Amazon e-commerce storage, warehouse, and distribution facility.

Construction is currently underway and is scheduled to be completed by summer of 2023. Whiting-Turner was selected by Hillwood as the general contractor for this project.



FACILITIES MASTER PLAN II

The North Andover Master Facilities Plan II is a comprehensive assessment of the space needs of three elementary schools (Atkinson Elementary, Kittredge Elementary and Franklin Elementary) as well as the North Andover Middle School, Fire Station #2, the Youth Center, and the Anne Bradstreet Early Childhood Center (ABECC). In 2020, the Town hired Mount Vernon Group Architects to conduct the assessments, which included the building envelope, the roofing system, the interior conditions, structural systems, and all mechanical systems.

In December of 2020, the School Committee created the School Capacity Subcommittee to explore options regarding school buildings. On September 23, 2021, the North Andover School Committee voted to recommend the following school projects to the North Andover Facilities Master Plan Working Group:

- Renovate and add capacity to the North Andover Middle School
- Renovate and add capacity to Atkinson Elementary
- Renovate and add capacity to Franklin Elementary, including a new gym
- Build a new Kittredge on the same site as the existing Kittredge
- Build a gym for the ABECC on the site of the preschool playground and relocate the preschool playground next to the kindergarten playground

TOWN PROJECTS

SENIOR CENTER PROJECT

As the population of seniors in North Andover has grown over the last decade, it has become increasingly important for the Town to focus on ways to best serve this population. At the time the Facilities Master Plan was completed in 2012, the space programming needs for a new Senior Center were determined to be 17,000 square feet, and a project was proposed for an addition on the current building.

In July 2021 the Town completed the acquisition of two parcels - one purchased and one donated - from MINCO, which gave the Town site control and allows it to move forward with the project.

The project is expected to begin in Summer of 2021 and is scheduled to be completed Spring 2023.



GAS RESTORATION PROJECT

As a result of Columbia Gas's disturbance to public roads and sidewalks during the gas emergency and gas restoration last fall, the Town will be undertaking restoration and paving of approximately 15 miles of roadway. Public Works will be responsible for overseeing the road/sidewalk restoration project. The project is estimated to take 4 years, however with good project coordination, a large portion of work will be completed in advance of this time frame.

Road paving selection and schedule will follow a similar objective process as found in our annual Roads Program, however we will be taking a neighborhood approach such that roads in the same vicinity will be grouped and paved together in order to minimize disruptions to residents and businesses. Paving schedule will be heavily weighted on coordination with several ongoing Town and State projects.

As we move forward with developing the schedule for all roadwork, we will conduct public information meetings to receive input, review alternatives and communicate project plans. As the project progresses, we will also make full use of the Town's website and social media accounts to provide timely information to residents and businesses.





North Andover Landmarks

Formally known as Ashdale Farm, this popular North Andover landmark is the Stevens Coolidge Estate located on ninety one acres on Andover The estate has a beautiful Street. refined inside that now serves as a non-profit along with museum extensive and beautiful outdoor gardens. Daily, the estate serves as a place for the public to visit and admire its beauty both indoors and out. Stevens Coolidge also puts on various programs and functions throughout the year. (978-689-9105)

Stevens Coolidge Place



Built in 1715 by Parson Thomas Barnard, this now historical site of North Andover was purchased by the North Andover Historical Society to portray a typical eighteenth century home. The Parson Barnard House (1715) is located at 179 Osgood Street and retains many of its original features, based on a documented history of this significant Eighteenth Century building The Parson Barnard House is open to the public seasonally. (978-686-4035)

Parson Barnard House



Established in 1984, the Stevens Memorial Library serves the public of North Andover daily through its online and catalog databases and various other adult and children's services including book clubs and after school homework help. The library also puts on a number of special and seasonal events throughout the year. (978-688-9505)



Stevens Memorial Library

Who Am I? What Am I?



Answers to "Who Am I?" "What Am I?"

- 1. **Samuel Osgood**: Served as the United States first Postmaster General and was appointed by George Washington.
- 2. **Stevens Memorial Library**: North Andover's public library provides citizens with daily services as well as various annual festivities.
- 3. North Parish Church: Founded in 1645, the North Parish congregation was the 37th church organized by the Puritan settlers of Massachusetts.
- 4. North Andover Historical Society: Founded in 1913, this Society is located on 153 Academy Road and is a private, not-for-profit organization dedicated to preserving North Andover's local heritage.
- 5. **Parson Barnard House**: Located on 179 Osgood Street in North Andover, this home is considered to be one of the most important First Period homes due to its excellent state of preservation.
- 6. **Phillips Brooks**: (December 13, 1835—January 23, 1893) is remembered in particular as lyricist of the Christmas hymn, *O Little Town of Bethlehem*, as well as being the founder of Phillips Academy.
- 7. North Andover Police Department: Located on 1475 Osgood Street in North Andover.
- 8. North Andover Welcome Sign: The town of North Andover welcomes you!
- 9. Lake Cochichewick: Located in North Andover, this lake collects water from Weir Hill and other local uplands.
- 10. North Andover Fire Department: Located on Osgood Street, the new North Andover Fire Department opened in November 2015 and is more than 14,000 square feet.
- 11. North Andover Town Offices: North Andover town offices including those of the town clerk, assessor, treasurer and others located at 120 Main Street.
- 12. Stevens Estate at Osgood Hill: This estate was built in 1886 by Moses T. Stevens, who was a member of one of the founding families of North Andover.
- 13. Brooks School: Founded in 1926 by Reverend Endicott Peabody. Peabody was headmaster of Groton and also served as the first president of the board of trustees.
- 14. Town of North Andover Seal: Seal representing the town's 1646 settlement and 1855 incorporation with an image depicting the scene of Lake Cochichewick meaning "place of great cascades."

Commonwealth of Massachusetts

STATE SENATOR Barry Finegold



2nd Essex and Middlesex Districts

City of Amesbury; City of Haverhill, Ward 1 Precincts 2A, and 3A, Ward 2 Precincts 1, and 2, Ward 3 Precinct 2A, Ward 4 Precincts 1, 2, and 3, Ward 5 Precincts 1, 2, 3, and 3A, Ward 6 Precincts 1, 2, and3, Ward 7 Precincts 1, 2, 3, and 3A, Town of Andover; Town of Merrimac; Town of North Andover, Precincts 1, 2, 3, 4, 5, and 6; Town of Tewksbury and Town of Wilmington

State House

24 Beacon Street, Room 511-A

Boston, MA 02133

Phone: (617) 722-1612

Email: <u>barry.finegold@masenate.gov</u>

Did you know?

The Town of North Andover was established in 1855.

According to the 2020 Census, North Andover has a total population of 31,296 residents, of which 5% are Latinos.

Commonwealth of Massachusetts STATE SENATOR Bruce E. Tarr



1st Essex and Middlesex District

Towns of Boxford; Essex; Georgetown; Groveland; Hamilton; Ipswich; Manchester-By-The-Sea; Middleton; Newbury; North Andover, Precincts 5 to 8; North Reading; Rockport, Rowley, Wenham, West Newbury and Wilmington; City of Gloucester

> State House 24 Beacon St., Room 308 Boston, MA 02133 Telephone: 617-722-1600 Email: Bruce.Tarr@masenate.gov

> > Did you know?

The oldest building still standing in North Andover is the Bridges House. Original portions of the house date back to 1690.

Commonwealth of Massachusetts STATE REPRESENTATIVE Adrienne Ramos



14th Essex District Town of Amesbury, Precincts 1 and 6; Boxford, Precincts 2 and 3; Towns of Groveland and West Newbury; North Andover, Precincts 1, 2, 3, 4, 5 and 6

> State House 24 Beacon Street, Room B1 Boston, MA 02133 Email: Adrianne.Ramos@mahouse.gov

Did you know?

Zachary Robert DeOssie, born in North Andover, has the distinction of being part of the only father and son duo to win a Super Bowl with the same franchise, the New York Giants. He finished his career with two Super Bowl rings with the Giants, both times against the New England Patriots. His father was Steve DeOssie who played for the Dallas Cowboys and New York Giants. Commonwealth of *Massachusetts* STATE REPRESENTATIVE Tram Nguyen



18th Essex District

Town of North Andover, Precincts 5A, 7, and 8; Town of Tewksbury, Precincts 3, 5A, and 7; Town of Andover, Precincts 1, 4A, 5, 6, 7, 8, 9, and 10; Town of Boxford, Precinct 1

State House

24 Beacon St., Room 33

Boston, MA 02133

Phone: (617) 722-2060

Email: Tram.Nguyen@mahouse.gov

Did you know?

Barker's Farm, that started in 1643, is the oldest continuously operating business in Massachusetts and one of the oldest in the United States.



State Officials



lealeyPhone: (617) 725-4005Email: constituent.services@state.ma.usF. GalvinPhone: (617) 727-9180Email: cis@sec.state.ma.usPhone: (617) 727-2200mpbellEmail: ago@state.ma.ush B. GoldbergPhone: (617) 367-6900try DivisionPhone: 1-800-647-2300Email: abp@tre.state.ma.usZoglioPhone: (617) 727-2075Email: auditor@sao.state.ma.us

Phone: (978) 744-1020

Email: <u>Essexcorrespondences@jud.state.ma.us</u>

Federal Officials



Phone: (617) 565-3170 Email: <u>www.warren.senate.gov</u> Phone: (617) 565-8519 Email: markey.senate.gov/contact

15 Union Street, 4th Floor Lawrence, MA 01840 (978) 258-1138 126 John Street, Suite 12 Lowell, MA 01852 (978) 258-1138 1607 Longworth House Office Building Washington, DC 20515 (202) 225-3411

Governor Maura Healey

Secretary William F. Galvin

Attorney General Andrea Campbell Treasurer Deborah B. Goldberg Unclaimed Property Division

Auditor: Diana DiZoglio

Register Probate Court: Pamela Casey O'Brien



Senator Elizabeth Warren

Senator Ed Markey

Congresswoman Lori Trahan *Lawrence Office:*

Lowell Office:

Washington Office:

USEFUL CONSUMER MASSACHUSETTS TELEPHONE NUMBERS

Affordable Homeownership:	
Massachusetts Housing Partnership	1-877-647-3863
Commission for the Blind	1-800-392-6450
Commission for the Deaf	1-800-882-1155
Disability Determination	1-800-772-1213
Executive Office of Elder Affairs	1-800-243-4636
Federal Consumer Information Center	1-800-688-9889
Supplemental Nutrition Assistance Program/SNAP	1-866-950-3663
Mass. Emergency Management Agency	1-800-982-6846
MassHealth/Medicaid	1-800-841-2900
Mass. Rehabilitation Commission	1-800-223-2559
Medicare	1-800-633-4227
Registry of Motor Vehicles	1-800-858-3926
Department of Revenue	1-800-392-6089
Securities Division	1-800-269-5428
Social Security Administration	1-800-772-1213
Transitional Assistance	1-800-249-2007

Commonwealth of Massachusetts Useful Judicial Telephone Numbers

Essex Superior Court	J. Michael Ruane Judicial Center 56 Federal Street Salem, MA 01970
	Phone: (978) 744-5500
Lawrence Session is held at:	43 Appleton Way Lawrence, MA 01840 Phone: (978) 687-7463
Northeast Housing Court Department District Attorney Paul F. Tucker	Fenton Judicial Center 2 Appleton Street Lawrence, MA 01840 Phone: (978) 689-7833 10 Federal Street, 5th Fl
Main Office	Salem, MA 01970 Phone: (978) 745-6610
Lawrence Fenton Judicial Center	2 Appleton Street Lawrence, MA 01840 Phone: (978) 683-4300
Haverhill District Court	45 Ginty Boulevard Haverhill, MA 01831 Phone: (978) 521-7300
Lawrence District Court	Fenton Judicial Center 2 Appleton Street Lawrence, MA 01840 Phone: (978) 687-7184
Lawrence Probate Office	Fenton Judicial Center 2 Appleton Street Lawrence, MA 01840 Phone: (978) 687-7184 Phone: (978) 686-9692
Essex Probate and Family Court	36 Federal Street Salem, MA 01970



NEED HELP WITH YOUR MORTGAGE?

Massachusetts Homeowner Assistance Fund is here.

ABOUT MASS HAF

The Massachusetts Homeowner Assistance Fund (Mass HAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. If approved, households are eligible for up to \$50,000 in assistance. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. Mass HAF is funded by the American Rescue Plan Act (ARPA).

You may qualify for Mass HAF if:

- You own and live in a condominium, single family-home, or a 2-, 3- or 4-family property in Massachusetts
- You are behind on your mortgage payments by at least 3 months
- You or someone in your household had their income go down, or living expenses go up, after January 21, 2020 because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
 - You meet the program's income limits (income limits are 150% of AMI - area median income)

WHAT IF I OWE MORE THAN \$50,000?

Mass HAF will pay up to \$50,000 and your servicer may offer a plan to help you get caught up on the remaining amount you owe. Your servicer is whoever you pay your mortgage to.

HOW CAN MASS HAF HELP ME?

If you are approved for Mass HAF, you would receive assistance to pay overdue mortgage payments. If you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY

No. If you are approved, money will go directly to your mortgage loan servicer (the company that receives your mortgage payments). You will be informed about how much assistance was provided and how it was used.

WILL I NEED TO PAY THE MONEY BACK?

No, the assistance is a grant, not a loan. You will not have to pay the money back.

HOW DO I APPLY?

The application is online. Learn more and apply at **massmortgagehelp.org**. You can also complete a short online screener to see if you qualify.

For general information about Mass HAF or updates on your application status, you can call the HAF Call Center at (833) 270 – 2953, Monday-Saturday, 8 a.m. – 7 p.m. (interpreter services are available). You can also work with a non-profit housing counseling agency who can help you apply. A list of housing counseling agencies can be found on massmortgagehelp.org.

massmortgagehelp.org

This project is being supported, in whale or in part, by federal award number HAF0174 awarded to the Commonwealth of Massachusetts by the U.S. Department of the Treasury,







FREE LEGAL HELP

For Elderly & For Low-income Residents of Northeast MA

Northeast Legal Aid (NLA) is a non-profit law office, often referred to as "legal aid." NLA handles a wide range of civil cases for low income and for elderly clients in Essex and Northern Middlesex Counties. In some cases, we provide you with a lawyer to represent you. For other kinds of cases, we may provide you with information and help so that you can take care of the matter on your own. **NLA services are free.** Because NLA has limited funding, it can only handle some kinds of legal problems and we unfortunately do not have enough staff to accept all cases. For more information on your legal rights, please visit **www.masslegalhelp.org**.

NLA provides civil legal services in the areas of:

- Elder Law
- Family Law
- Landlord/ Tenant Law
- Tax Controversies
- SSI/SSDI denials
- Racial Discrimination

- Consumer Law
- Employment Law
- Small Business Assistance
- CORI sealing
- Education Law
- Public Benefits Law (TAFDC, EAEDC, MassHealth, Food Stamps/SNAP, Social Security)

To request our services: Call Us: 800-336-2262 or 978-458-1465

FILL OUT AN ON-LINE REQUEST: <u>www.northeastlegalaid.org</u>

VISIT one of our offices at:

181 Union Street, #201A Lynn, MA 01901

50 Island Street, #203A Lawrence, MA 01840

> 35 John St. #302 Lowell, MA 01852

Commonwealth of Massachusetts

Northern Essex Registry of Deeds



It has come to our attention that National Grid customers are being contacted by telephone by individuals who claim to be from National Grid and demand payment on their utility bill. They also demand over the phone payment to replace your old meter with new smart meters and threaten customers with service termination within hours if phone payment is not made immediately.

Customer Beware!

Please follow this link if you would like more information on utility scams:

https://www.nationalgridus.com/Our-Company/Scam-Alert

We Look Forward To Seeing & Servicing You! NO APPOINTMENT NECESSARY

Register, M. Paul Iannuccillo, Esquire



Northern Essex Registry of Deeds 1 Union Street, Suite 402 Lawrence, MA 01840 (978) 557-1900 www.Lawrencedeeds.com

Northern Essex Registry of Deeds *M. Paul Jannuccillo*

Registry Consumer Alert Regarding Residential Solar Panels







If you are considering installing solar panels on your home please take note: Some solar companies file a UCC at the Registry of Deeds. This UCC acts as notice to the world that a third party has rights to the panels "on your property."

Please Be Aware.

This UCC filing may complicate or even prevent your ability to refinance or sell your home. Please seek legal advice before entering into a contract.

If you have already installed solar panels and would like to know if your solar company has filed a UCC on your property contact the

Northern Essex Registry of Deeds Customer Service Department

HOMEOWNER'S SOLAR PANEL CHECKLIST

- ? Read the Contract
- ? Know your electrical use
- ? Consult your electric company
- ? Consult with multiple solar panel companies
- ? Schedule an energy audit
- ? Research the installer
- ? Obtain 3 quotes
- ? Research the warranties
- ? Contact an attorney
- ? Call Better Business Bureau

For additional information, contact the Massachusetts Department of Energy Resources at (617) 626-7300

We Are Here To Help You!

Customer Service Department (978) 557-1900 1 Union Street, Suite 402 Lawrence, MA 01840 northernessexcustomerservice@sec.state.ma.us

Northern Essex Registry of Deeds *M. Taul Jannuccillo*

Registry Consumer Alert



CERTIFIED DEED SCAM

Companies are offering certified copies of deeds for up to \$83.00 You can get a copy of your deed from our website or by contacting our Customer Service Department *FREE OF CHARGE*

HOMESTEAD SCAM

Companies are offering blank homestead forms for \$15.95 You can get a Homestead form on our website or by contacting our Customer Service Department *FREE OF CHARGE*

IRS SCAM

IRS warns consumers of telephone scams in which thieves pretend to be IRS officials in order to steal personal information and/or money. The IRS will never demand immediate payment over the telephone; reject certain forms of payment; or reject your questioning of the amount that is owed. If you have been a victim of this scam or know someone who has, please contact the Treasury Inspector General for Tax Administration at (800) 366-4484 as well as to the Federal Trade Commission – <u>FTCComplaintAssistant.gov</u>. If you think you may owe taxes, call the IRS directly at (800) 829-1040.

U.S. Department of Housing and Urban Development (HUD)

Local Approved Housing Counseling Agencies

Lawrence CommunityWorks, Inc.

168 Newbury Street

Lawrence, MA 01841

Phone: (978) 685-3115

Email: azorilla@lawrencecommunityworks.org

Website: <u>www.lawrencecommunityworks.org</u>

ACT Lawrence, Inc.

530 Broadway

Lawrence, MA 01841

Phone: (978) 685-6274

E-Mail: ehernandez@actlawrence.org

Website: www.actlawrence.org

NACA (Neighborhood Assistance)

261 Common Street Lawrence, MA 01840 Phone: (978) 687-3993 / (617) 250-6222 Website: <u>www.naca.com</u>

For a complete list of HUD approved agencies in Massachusetts, please visit www.hud.gov

If you are a Veteran or currently serving in the United States Military, there may be resources designed to protect you against foreclosure.

Please contact your local Veteran Services Department for eligibility.

Andover Department of Veterans

Mark Comeiro, Director Email: <u>Mark.comeiro@andoverma.us</u> Phone: (978) 623-8380

Lawrence Veterans' Services Dept.

Jaime Melendez, Director Email: <u>JMelendez@cityoflawrence.com</u> Phone: (978) 620-3282 Methuen Office of Veteran Affairs Paul Jensen, Director Email:<u>PJensen@ci.methuen.ma.us</u> Phone: (978) 983-8585

North Andover Veteran Services Joseph Leblanc, Director Email: <u>JLeblanc@northandoverma.gov</u> Phone: (978) 688-9525

PUBLIC INFORMATION

Office of the Secretary of State WILLIAM F. GALVIN

Registry of Deeds Division

McCormack Building One Ashburton Place, Room 1612 Boston, MA 02108-1512

Phone: 617-727-9640 Toll Free: 1-800-392-6090

E-mail: registry@sec.state.ma.us

Boston Office

State House Executive Office, Room 337 Boston, MA 02133

Phone: 617-727-9180 Email: <u>cis@sec.state.ma.us</u>



The Office of the Secretary of State, *William F. Galvin*, is a source of public information in a number of areas overseen by state government.

The Office of the Secretary of State provides services inclusive of commissions of notaries public, nomination papers, information on elections, legislature, corporations, as well as many other areas of state and local government.

The Secretary's Office has scores of informational pamphlets on many different topics including voter registration, how to obtain a marriage license, filing articles of incorporation and mortgage refinancing.

Updated 2023

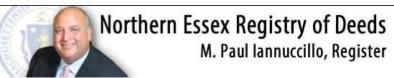
Booklets Created by Northern Essex Registry of Deeds

All material provided in this booklet is for informational purposes only and should not be used to replace any official information. While our information is believed to be accurate, it should in no way be construed as a guarantee. If you detect any errors, omissions, or misstatements, please contact us immediately at

northernessexcustomerservice@sec.state.ma.us.

This information is for a period of time and is subject to change.

Sign up for our new consumer notification service today!



William Francis Galvin Secretary of the Commonwealth of Massachusetts

CONSUMER NOTIFICATION SERVICE

Proudly offering a FREE consumer notification service for residents of Andover, Lawrence, Methuen, and North Andover

Scan the QR code below or visit <u>www.lawrencedeeds.com</u>, scroll down to consumer notification service and click on "sign up here"



*This service provides name driven notifications for ANY documents that are put on record that share your name. The documents may or may not be relevant to you. Because signing up for this service requires personal information, we are unable to sign up on your behalf.